

What is claimed is:

1. A method for using a computer apparatus for evaluating a plurality of plan design options that can be incorporated into a benefit plan offered to a given participant population by comparing the cost of providing each option to the benefits of such option perceived by a group of one or more subjects,

the computer apparatus comprising an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for displaying the output data,

the method comprising the steps of:

inputting the identification of the plan design options and a reference plan design option and the cost of providing each option;

providing the subject group with information about each plan design option and inquiries to elicit responses comparing each plan design option to the reference plan design option;

inputting data representative of the subject group responses;

calculating the average perceived benefit for each plan design option relative to the perceived benefit for the reference plan design option;

dividing the cost of providing each option by the calculated average perceived benefit for such option; and

outputting the calculated data.

2. The method of claim 1 wherein the subject group is comprised of members of the participant population.

3. The method of claim 1 wherein the cost of providing each plan design option is expressed in terms of per-patient per year costs and the average perceived benefit is expressed in terms of per-patient perceived benefit.

4. The method of claim 1 wherein the cost of providing each plan design option is expressed in terms of per-member per year costs and the average perceived benefit is expressed in terms of per-member perceived benefit.

5. The method of claim 1 further comprising the steps of

displaying data representative of the responses to the subject group;

readministering the inquires to the subject group to elicit revised responses

10 comparing each plan design option to the reference plan design option; and

inputting data representative of the revised responses of the subject group to the inquiries;

and wherein the data representative of the revised responses is used to calculate the average perceived benefit for each plan design option.

15 6. The method of claim 5 further comprising the step of

soliciting comments from the subjects regarding their responses to the inquiries.

7. The method of claim 6 further comprising the step of

providing the comments from the subjects regarding their responses to the

20 inquiries.

8. The method of claim 5 further comprising the step of

soliciting comments from the subjects regarding validity of the revised responses.

9. The method of claim 1 wherein the subject group is comprised of one participant.

10. The method of claim 1 further comprising the step of inputting the identification of the plan design options incorporated in a given plan design and wherein the step of outputting the calculated data comprises identifying the output data which relate to the plan design options incorporated in the given plan design.

5 11. The method of claim 1 wherein the responses of the subject group comprise data representing each subject's assessment of a plurality of benefit criteria for each plan design option compared to the reference plan design option and wherein each subject's perceived benefit for each plan design option is determined according to a relative weight defined by the subject for each specific benefit criterion.

10 12. The method of claim 11 further comprising the step of inputting values for at least one statistical factor related to each plan design option; and wherein each subject's perceived benefit for each plan design option comprises the product of a relative weight defined by the subject to be accorded each statistical factor multiplied by the value of such statistical factor for such plan design option.

15 13. A computer based system for evaluating a plurality of plan design options that can be incorporated into a benefit plan offered to a given participant population by comparing the cost of providing each option to the benefits of such option perceived by a group of subjects, the system comprising:

an input device for receiving input data,

20 a memory device connected to the input device for storing the input data,

a processor connected to the memory device which is programmed to

perform operations upon stored data to produce output data, and

an output device connected to the processor for displaying the output data;

the input device capable of receiving data representing the identification of the plan design options, the reference plan design option, the cost of providing each option and responses of the subject group to inquiries comparing each plan design option to the reference plan design option; and

5                   the processor programmed for calculating the average perceived benefit for each plan design option relative to the perceived benefit for the reference plan design option and dividing the cost of providing each option by the calculated average perceived benefit for such option.

14.     The system of claim 13 wherein the input device is capable of receiving data  
10     representing revised responses of the subject group to the inquiries which have been readministered following displaying data representative of the responses to the subject group; and wherein the data representative of the revised responses is used to calculate the average perceived benefit for each plan design option.

15.     A method for using a computer apparatus for evaluating a plurality of plan design  
15     options that can be incorporated into a benefit plan offered to a given participant population by comparing the cost of providing each option to the benefits of each option perceived by a group of one or more subjects,

the computer apparatus comprising an input device for receiving input data, a memory device connected to the input device for storing the input data, a processor connected  
20     to the memory device which is programmed to perform operations upon the stored data to produce output data, and an output device connected to the processor for displaying the output data,

the method comprising the steps of:

inputting the identification of the plan design options, values for each of a plurality of statistical factors related to each plan design option, and the cost of providing each option, and ;

- 5 providing the subject group with information about each statistical factor and inquiries to elicit responses providing the relative weight of each statistical factor to be used in determining the perceived benefit of the plan design options;

inputting data representative of the subject group responses;

calculating the average perceived benefit for each plan design option;

- 10 dividing the cost of providing each option by the calculated average perceived benefit for such option; and

outputting the calculated data.

16. The method of claim 15 wherein each subject's perceived benefit for each plan design option comprises the sum of the product of the relative weight accorded each statistical factor as defined by the subject's responses multiplied by the value of such statistical factor.

- 15 17. The method of claim 15 further comprising the step of inputting the identification of a reference plan design option; and wherein the average perceived benefit for each plan design option is determined by comparing values of the statistical factors relating to such plan design option to the values of the statistical factors relating to the reference plan design option